

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re:
Eric Villanueva Casabar
Noreen Requiro-Casabar

Chapter 13
Case No. **09-48453**

MOTION TO MODIFY CHAPTER 13 PLAN

Debtor(s) _____ /

The debtor(s) respectfully request that the Court modify the Chapter 13 plan as follows:



1. With respect to the monthly plan payments of \$____, those payments shall:



be suspended for the months of **February & March, 2010**



be increased to \$____, effective _____



be decreased to \$ **1250.00**, effective **April 10, 2010**



[other]



2. With regard to secured claims:



to treat the claims of additional creditors as secured, as follows:

Creditor Name

Value of Collateral

Monthly Pmt (if fixed)

Interest Rate (must be specified)



to change the treatment of certain secured claims, as follows:

Creditor Name

Value of Collateral

Monthly Pmt (if fixed)

Interest Rate (must be specified)



To treat as unsecured the claims of the following creditors which were previously treated as secured.



3. With regard to general unsecured claims, to change the dividend paid:



from ____% to ____%



from a pot plan* of \$____ to a pot plan* of \$____



from a percentage plan at ____% to a percentage plan at ____%



From a pot plan* of \$____ to a percentage plan at ____%

* A pot plan provides for a sum (as specified above) to be distributed pro rata, in amounts determined after allowed administrative, secured and priority unsecured claims are paid. The plan payments will continue at the highest monthly payment provided in the confirmed plan, as it may have been modified, as necessary to pay all allowed administrative, secured and priority unsecured claims within sixty (60) months of the original date of confirmation.



4. Other modifications:

5. Debtor(s)' reason(s) for requesting the above modification are:

**Total debt load is much less than expected at time of filing.
Decrease in Debtor's income.**

6. The plan, if modified, would be completed within sixty (60) months from commencement of the case.

WHEREFORE, the debtor(s) requests that the Court modify the Chapter 13 plan as set forth above.

Dated: 4/5/10

Rev. 2/05

/s/ Carl R. Gustafson

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